



TRANSORG
ANALYTICS

Leading Fintech company (marketplace for loans and credit cards) wanted to predict propensity of customers to buy personal loans

Business problem

- High acquisition cost for new leads in personal loans
- Client wanted to optimise marketing campaign costs for personal loan campaigns

Approach

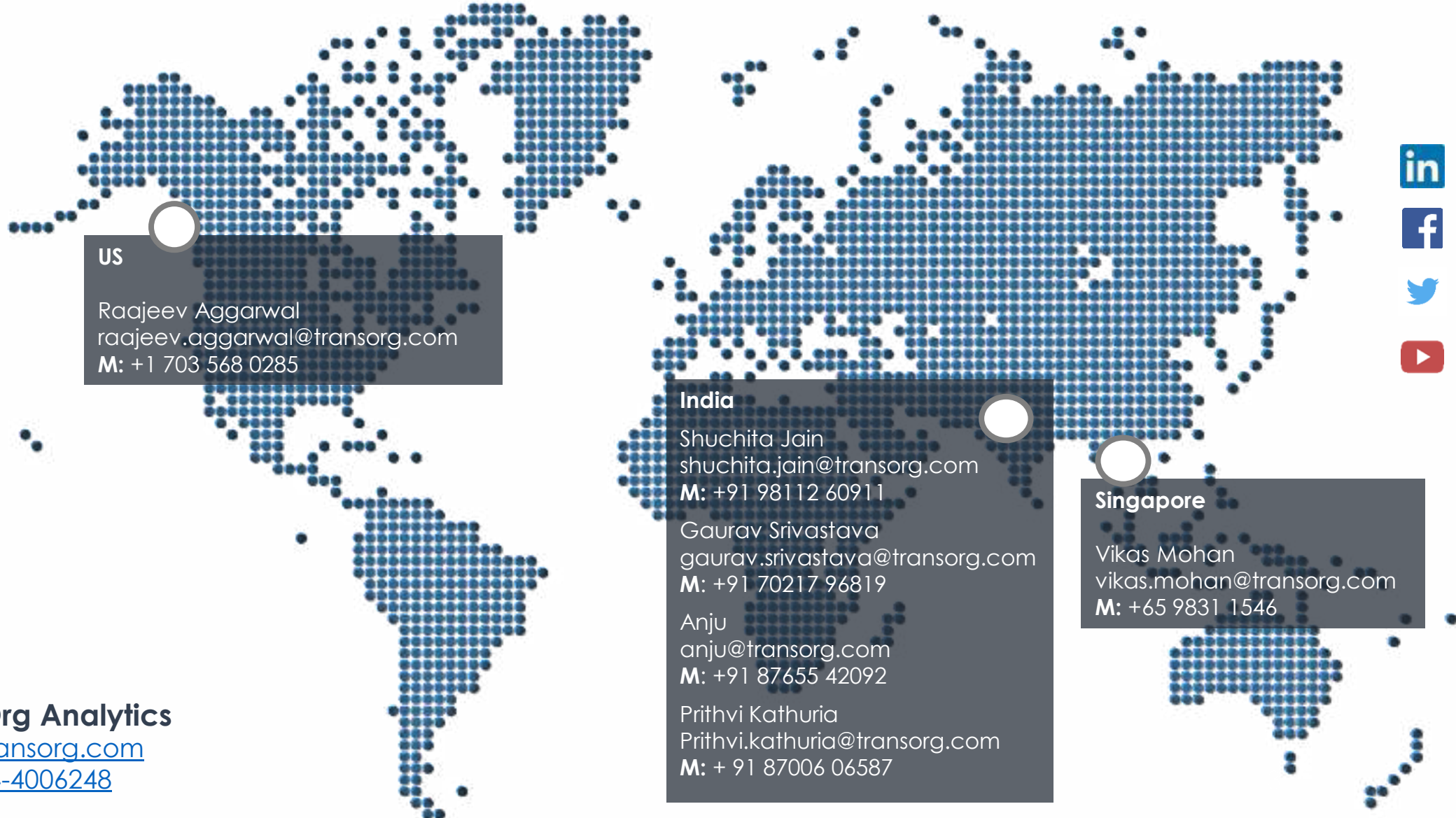
- Aggregated account level information of customers with features like count of different accounts, sum of loan amounts, maximum credit limit, total balances, past due amount, active accounts, closed accounts, etc..
- Created new features at account level such as EMI, rate of interest, revolving accounts for credit card and balance trade index using balances and payments for last 24 months
- Extracted the latest date of birth, credit score and zipcode of customer using the latest reported date
- Created flags for customers who have taken personal loans in the last 6 months from the date the credit report has been generated
- Created machine learning probabilistic model on the aggregated customer level file
- Optimised the threshold probability for marketing campaign using decile analysis

Outcome

- Coverage of 70% of the target population in top 3 deciles based on the probability for buying personal loans
- Cost per prime lead was reduced to half from their original business rule

Contact us





We are a phone call away!



US
Rajeev Aggarwal
raajeev.aggarwal@transorg.com
M: +1 703 568 0285

India
Shuchita Jain
shuchita.jain@transorg.com
M: +91 98112 60911
Gaurav Srivastava
gaurav.srivastava@transorg.com
M: +91 70217 96819
Anju
anju@transorg.com
M: +91 87655 42092
Prithvi Kathuria
Prithvi.kathuria@transorg.com
M: + 91 87006 06587

Singapore
Vikas Mohan
vikas.mohan@transorg.com
M: +65 9831 1546

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TransOrg Analytics
www.transorg.com
[+91-124-4006248](tel:+11244006248)